

Walter O'Cheskey
 Chapter 13 Trustee
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IN THE UNITED STATES BANKRUPTCY COURT
 NORTHERN DISTRICT OF TEXAS
 ABILENE DIVISION

IN RE:

LEVI MERIDATH SAYLES JR
 JOANN SAYLES

CASE NO: 13-10045-RLJ-13
 HEARING DATE: 12/4/2013
 HEARING TIME: 11:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND
 PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectively show unto to the Court as follows:

I.

OBJECTION -- NO PROOF OF CLAIM FILED

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
009 0 U	ABILENE CARDIOLOGY CONSULTANTS	\$8,495.00	011 0 U	BELLI PATHOLOGY PA	\$418.00
012 0 U	BROWN EMERGENCY MEDICINE ASSC	\$415.00	014 0 U	CARD SERVICES	\$377.00
016 0 U	CASH MAX	\$750.00	017 0 U	CLINICAL PATHOLOGY ASSOCIATES	\$120.00
018 0 U	COMANCHE COUNTY ELECTRIC	\$157.00	019 0 U	COMANCHE COUNTY MEDICAL CENTER	\$6,147.00
020 0 U	COWBOY CAPITAL EMERGENCY PHYSICIANS	\$931.00	021 0 U	EZ MONEY	\$1,200.00
025 0 U	HEART OF TEXAS INTERNAL MEDICINE	\$393.00	026 0 U	HENDRICK MEDICAL CENTER	\$100.00
027 0 U	METAAFFIRM	\$982.00	028 0 U	MIDWEST FINANCE	\$734.00
029 0 U	RADIOLOGY ASSOCIATES OF ABILENE	\$213.00	031 0 U	STONE CITY RADIOLOGY PLLC	\$60.00
032 0 U	SUN LOAN	\$3,648.00	034 0 U	TOLEDO FIN	\$1,934.00
036 0 U	TXU ELECTRIC- TXU ENERGY	\$66.00	037 0 U	VERICHEK	\$39.00
039 0 U	WEBB PLUMBING CO	\$430.00	040 0 U	WEBB PLUMBING CO	\$430.00

II.

SPECIFIC OBJECTIONS

No Objections

III.

TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
SECURED CREDITORS							
008 0	TEXASBANK BROWNWOOD	2008 PONTIAC GRAND PRIX	\$5,883.03	\$6,000.00	6.00%	60	\$163.57 PAID BY TRUSTEE

UNSECURED GENERAL CREDITORS

Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
010 0 U	QUANTUM3 GROUP LLC	\$1,332.58	013 0 U	CAPITAL ONE BANK USA NA	\$407.91
	LOAN			PURCHASES/HSBC BANK NEVADA	
015 0 U	CASHMAX	\$660.87	022 0 U	JEFFERSON CAPITAL SYSTEMS LLC	\$1,355.03
	LOAN			LOAN/EZMONEY LOAN SERVICES	

023 0 U	PREMIER BANKCARD/CHARTER PURCHASES	\$594.91	024 0 U	PREMIER BANKCARD/CHARTER PURCHASES	\$433.96
030 0 U	SECURITY FINANCE DBA SFCTX LOAN	\$1,317.41	033 0 U	COTTONWOOD FINANCIAL TEXAS LP LOAN/THE CASH STORE	\$1,227.10
035 0 U	QUANTUM3 GROUP LLC PURCHASES-PEARL CARD	\$1,353.90	038 0 U	AFNI INC SERVICES/VERIZON	\$271.68
041 0 U	WEBBANK - FINGERHUT PURCHASES	\$444.57	042 0 U	WORLD FINANCE CORP LOAN	\$1,493.30
043 0 U	WESTERN SHAMROCK CORP LOAN	\$1,164.29	070 0 U *	CERASTES LLC PURCHASES/LINK REVENUE RESOURCES Not provided for in confirmed plan.	\$998.00
074 0 U *	JEFFERSON CAPITAL SYSTEMS LLC PURCHASES/GREENWICH/CB&T KINARD Not provided for in confirmed plan.	\$5,701.88	075 0 U *	JEFFERSON CAPITAL SYSTEMS LLC PURCHASES/PROVIDIAN NATIONAL BANK INTERNATIONAL COLLECTION SERVICES Not provided for in confirmed plan.	\$918.30
076 0 U *	PYOD LLC PURCHASES/AMAN COLLECTION/NORWEST FINANCIAL SERVICES Not provided for in confirmed plan.	\$1,585.80	077 0 U *	LVNV FUNDING PURCHASES/GENERAL ELECTRIC CAPITAL Not provided for in confirmed plan.	\$554.28
078 0 U *	PYOD LLC PURCHASES/CAPITAL ONE Not provided for in confirmed plan.	\$656.80	079 0 U *	LVNV FUNDING PURCHASES/ARROW FINANCE SERVICES FIRST PREMIER BANK Not provided for in confirmed plan.	\$431.58

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

IV.

TRUSTEE'S PLAN MODIFICATION

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

No Modification Needed

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 12/4/2013 AT 11:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

VIDEO: US COURTHOUSE ROOM 2201, 3RD & PINE, ABILENE, TEXAS 79604

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 10/9/2013

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

ABILENE CARDIOLOGY CONSULTANTS PO BOX 5679 ABILENE TX 79608
ACCT SERVICE 1802 NE LOOP 410 STE 400 SAN ANTONIO TX 78217
ACE CASH EXPRESS 510 W COMMERCE BROWNWOOD TX 76801
AFNI INC ATTN: BANKRUPTCY PO BOX 3097 BLOOMINGTON IL 61702
AFNI INC PO BOX 3667 BLOOMINGTON IL 61702
ARC SERVICES PO BOX 61123 SAN ANGELO TX 76906
BELLI PATHOLOGY PA PO BOX 173 BROWNWOOD TX 76804
BROWN EMERGENCY MEDICINE ASSC PO BOX 2409 SAN ANTONIO TX 78298
CAP ONE 26525 N RIVERWOODS BLVD METTAWA IL 60045
CAPITAL ONE BANK USA NA PO BOX 12907 NORFOLK VA 23541
CARD SERVICES PO BOX 13337 PHILADELPHIA PA 19101
CASH MAX 551 W COMMERCE STE A BROWNWOOD TX 76801
CASHMAX 8140 WALNUT HILL LN STE 603 DALLAS TX 75231
CERASTES LLC C/O WEINSTEIN AND RILEY PS 2001 WESTERN AVENUE SUITE 400 SEATTLE WA 98121
CERASTES LLC C/O WEINSTEIN AND RILEY PS PO BOX 3978 SEATTLE WA 98124
CLINICAL PATHOLOGY ASSOCIATES PO BOX 3138 ABILENE TX 79604
COLOR TYME 1214 LOONEY ST BROWNWOOD TX 76801
COMANCHE COUNTY ELECTRIC 1801 CR 338 EARLY TX 76802
COMANCHE COUNTY MEDICAL CENTER PO BOX 847 COMANCHE TX 76442
COMMONWEALTH FINANCIAL 245 MAIN STREET DICKSON CITY PA 18519
COTTONWOOD FINANCIAL TEXAS LP 1901 GATEWAY DRIVE SUITE 200 IRVING TX 75038
COWBOY CAPITAL EMERGENCY PHYSICIANS 411 N BELKNAP ST STEPHENVILLE TX 76401
CREDIT SYST INTR 1277 COUNTRY CLUB LN FORT WORTH TX 76112
DART FURNITURE 100 W COMMERCE BROWNWOOD TX 76801
DON JOHNSON PROPERTIES 600 FISK AVE BROWNWOOD TX 76801
EZ MONEY 209 W COMMERCE ST BROWNWOOD TX 76801
EZ MONEY 3202 N FIRST ST NO F ABILENE TX 79603
FIRST PREMIER BANK 3820 N LOUISE AVE SIOUX FALLS SD 57107
FST PREMIER 601 S MINNESOTA AVE SIOUX FALLS SD 57104
HEART OF TEXAS INTERNAL MEDICINE ASSOCIATES PA PO BOX 520 BROWNWOOD TX 76804
HENDRICK MEDICAL CENTER COLLECTION DEPARTMENT 1900 PINE STREET ABILENE TX 79601
IC SYSTEM ATTN: BANKRUPTCY 444 HIGHWAY 96 EAST PO BOX 64444 SAINT PAUL MN 55164
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101
JEFFERSON CAPITAL SYSTEMS LLC PO BOX 7999 SAINT CLOUD MN 56302
JEFFERSON CAPITAL SYSTEMS LLC PO BOX 953185 ST LOUIS MO 63195
LEVI MERIDATH SAYLES JR & JOANN SAYLES PO BOX 3161 EARLY TX 76803
LVNV FUNDING C/O RESURGENT CAPITAL SERVICES PO BOX 10587 GREENVILLE SC 29603
METAFFIRM 4900 SOUTH WESTERN AVE SIOUX FALLS SD 57108
MIDWEST FINANCE 3663 HWY 377 S BROWNWOOD TX 76801
NCO/NOVISION-MEDCLR ATTN BANKRUPTCY 507 PRUDENTIAL RD HORSHAM PA 19044
NCP FINANCE LIMITED PARTNERSHIP 100 EAST THIRD STREET 5TH FLOOR DAYTON OH 45402
PORTFOLIO INVESTMENTS II LLC C/O REC MGM SYS CORP 25 SE 2ND AVENUE SUITE 1120 MIAMI FL 33131
PREMIER BANKCARD /CHARTER PO BOX 2208 VACAVILLE CA 95696
PYOD LLC C/O RESURGENT CAPITAL SERVICES PO BOX 19008 GREENVILLE SC 29602
PYOD LLC RESURGENT CAPITAL SERVICES PO BOX 19008 GREENVILLE SC 29602
QUANTUM3 GROUP LLC ACE CASH EXPRESS INC PO BOX 788 KIRKLAND WA 98083
QUANTUM3 GROUP LLC GALAXY ASSET PURCHASING LLC PO BOX 788 KIRKLAND WA 98083
R BYRN BASS JR 4716 4TH STREET SUITE 100 LUBBOCK TX 79416
RADIOLOGY ASSOCIATES OF ABILENE PO BOX 2898 ABILENE TX 79604
SECURITY FIN SFC CENTRALIZED BANKRUPTCY PO BOX 1893 SPARTANBURG SC 29304
SECURITY FINANCE DBA SFCTX CENTRAL BANKRUPTCY AND REC DEPARTMENT PO BOX 1893 SPARTANBURG SC 29304
STONE CITY RADIOLOGY PLLC PO BOX 579 BROWNWOOD TX 76804
SUN LOAN 511 W COMMERCE BROWNWOOD TX 76801
TEXAS BANK 400 FISK STREET BROWNWOOD TX 76801
TEXAS BANK BROWNWOOD ATTN: LIZ CHARANZA PO BOX 1429 BROWNWOOD TX 76804
TEXASBANK BROWNWOOD PO BOX 1429 BROWNWOOD TX 76804
THE CASH STORE 310 W COMMERCE STREET #7174 BROWNWOOD TX 76801
TOLEDO FIN 203 EAST BAKER STR BROWNWOOD TX 76801
TOTAL CARD INC PO BOX 90340 SIOUX FALLS SD 57109
TXU ELECTRIC- TXU ENERGY ATTENTION BANKRUPTCY PO BOX 650393 DALLAS TX 75265
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530
VERICHEK PO BOX 3218 ABILENE TX 79604
VERIZON SOUTHWEST PO BOX 920041 DALLAS TX 75392
WEBB PLUMBING CO 508 GARMON DR EARLY TX 76802

WEBBANK - FINGERHUT 6250 RIDGEWOOD RD SAINT CLOUD MN 56303

WEBBANK-FHUT 6250 RIDGEWOOD ROA SAINT CLOUD MN 56303

WEST CENTRAL TX COLLECTIONS PO BOX 2586 ABILENE TX 79604

WESTERN FINANCE 205 E BAKER ST BROWNWOOD TX 76801

WESTERN SHAMROCK CORP 801 S ABE ST SAN ANGELO TX 76903

WESTERN SHAMROCK CORPORATION ATTENTION BANKRUPTCY 801 S ABE ST SAN ANGELO TX 76903

WORLD FINANCE CORP 205 WEST AUSTIN STREET BROWNWOOD TX 76801

WORLD FINANCE CORP WORLD ACCEPTANCE CORPORATION/ATTN BANKR PO BOX 6429 GREENVILLE SC 29606

WORLD FINANCE CORPORATION 305 CENTER AVENUE BROWNWOOD TX 76801